



NAHASDA Modernization and Reauthorization

NAHASDA modernization and reauthorization took a significant step forward on September 23 when the Senate Committee on Indian Affairs ordered S. 5354 favorably reported with an amendment. The meeting transcript records voice votes approving both the amendment and the amended bill, with no opposition recorded. Further congressional action and enactment are still required before the proposals change program requirements. [1–2]

What Changed at the September 23 Meeting

Chair Lisa Murkowski described two changes: raising NAHASDA's \$5,000 de minimis threshold to \$22,500, with HUD permitted to establish a higher amount for good cause, and making a technical correction to a Native Hawaiian homelessness provision. The transcript then records adoption of the amendment. These are proposed statutory changes; recipients should continue following applicable requirements while the legislation remains pending. [2, pp. 3, 5]

How Tribal Input Shaped the Revised Senate Bill

In his September presentation for NWIHA, Ed Clay Goodman of Hobbs Straus Dean & Walker, LLP traced the bills to NAIHC's national consensus process for the 2013 reauthorization effort. Tribes identified priorities such as consolidated environmental review and timely HUD decisions. Goodman described regional objections to provisions added in the March Senate proposal, S. 4276, without the same consensus process. Further discussions preceded the revised S. 5354 in August. [3, slides 5–9, 12, 15–17]

A central compromise concerns homeownership assistance for Indian families earning up to 120% of area median income. S. 4276 proposed allowing up to 50% of an annual IHBG grant for this assistance; S. 5354 lowers that share to 20%. This proposed flexibility applies to homeownership and should not be read as a general expansion of IHBG rental eligibility. [3, slides 15–17; 4, section 5; 5, section 6]

House Financial Services September 28, 2026

House Financial Services (the committee of jurisdiction for NAHASDA modernization and reauthorization in the House of Representatives) held a staff briefing on 9.28.26. The briefing is viewed as substitution for a hearing on H.R. 8092. The Congressional Research Service and National American Indian Housing Council were invited to participate as panelists.



Housing Delivery and the Remaining Differences

Both House and Senate proposals address environmental review, development costs, rental-to-purchase pathways, Section 184 guarantees and optional consolidated annual performance reporting. S. 5354 also addresses written Tribal procurement policies and homelessness assistance. Its proposed \$25 million annual Tribal Continuum of Care participation reservation is subject to appropriation and hold-harmless conditions. [3, slides 13–18; 4, sections 3, 8–10, 14, 22, 26, 28; 6, sections 2, 6–7, 16, 20]

Important differences remain. The introduced House bill authorizes core NAHASDA appropriations for FY 2026–2032; the Senate bill specifies FY 2027–2033. H.R. 8092 includes a statutory BABA housing exemption that S. 5354 omits. The September 23 amendment described by the chair concerns the de minimis threshold and Native Hawaiian homelessness correction; it does not establish restoration of a BABA exemption. [2–4; 6, sections 3, 21]

What This Means for Northwest Housing Programs

For Tribes and TDHEs, the practical issues are project delays, affordable financing, administrative workload and protecting assistance for low-income households. Members can support the legislative discussion with specific examples of those pressures and explain how proposed changes would affect their communities. Reauthorization and annual appropriations serve different purposes; passage of a modernization bill would still require funding and implementation. Current eligibility, procurement and environmental-review obligations continue unless changed through applicable law or guidance.

NAHASDA References

[1] U.S. Congress. Congressional Record, Daily Digest, September 23, 2026, pp. D931–D932. Committee on Indian Affairs business meeting. [Read source](#)

[2] Hearing Highlights. Native Housing Reauthorization, Poarch, Catawba, Pechanga, Cherokee Bills, September 23, 2026. Unofficial transcript, pp. 3 and 5, 46:24 and 51:30–52:22. [Read source](#)

[3] Ed Clay Goodman, Hobbs Straus Dean & Walker, LLP. NAHASDA Reauthorization Background and Update, NWIHA, September 2026, slides 5–9 and 12–19.

[4] S. 5354, 119th Congress, introduced August 6, 2026, sections 3–5, 8–10, 14, 22, 26 and 28. NAHASDA cross-references include 25 U.S.C. 4117, 4131(b), 4133 and 4164. [Read source](#)

[5] S. 4276, 119th Congress, introduced March 26, 2026, section 6. [Read source](#)

[6] H.R. 8092, 119th Congress, introduced March 26, 2026, sections 2–3, 6–7, 16 and 20–21. [Read source](#)

* NAHASDA Modernization Bill Comparison

[Review a side-by-side comparison of H.R. 8092 and S. 5354](#), updated to reflect the September 23 Senate committee amendment. The chart highlights shared provisions and key differences affecting Tribal housing, including homeownership eligibility, procurement, environmental review, homelessness assistance and Build America, Buy America requirements. These changes remain legislative proposals.



Member Housing Projects

Cow Creek: Seven Homes and a Fourplex Expand the Wili Housing Ladder

The Cow Creek Band of Umpqua Tribe of Indians received a \$4.9 million FY 2025 IHBG Competitive award for seven two-bedroom, two-bath homes in the Wili neighborhood at Myrtle Creek. The accessibility-capable homes are targeted for completion by September 2029. A separately funded fourplex is also under construction and is designed to serve households up to 120% of area median income—an on-the-ground example of the workforce-income gap now before Congress. Cow Creek's announcement also reports a \$5 million award to the Confederated Tribes of Warm Springs for seven homes.

Source: [Cow Creek project announcement](#)

Coquille: Lighthouse Opens During the NWIHA Fall Conference

On September 15, conference attendees joined the opening of Lighthouse in Coos Bay. The 10-unit facility can house up to 24 young parents, children and pregnant youth experiencing homelessness while connecting residents with services and a path to permanent housing. The Coquille Indian Housing Authority supported the project with Alternative Youth Activities, Oregon Housing and Community Services, Coos County and the City of Coos Bay. It is a strong regional model for using housing-authority capacity in a wider community partnership.

Source: [Coquille Indian Tribe: Lighthouse opens doors to a brighter future](#)

CTUIR: Three Small Cottages Remove a Recurring Operational Bottleneck

The Confederated Tribes of the Umatilla Indian Reservation held a June 24 open house for three transitional cottages on trust land using about \$820,000 in American Rescue Plan funds. Two units are 480 square feet and one is 612 square feet; each includes utilities, fiber, appliances, patio space, storage and a carport. The Housing Department can use them for approved applicants between homes and for tenants temporarily displaced during rehabilitation—freeing crews to complete work faster while keeping families stable. The June announcement anticipated fall availability.

Source: [CTUIR open-house report \(June 24\)](#)

More Northwest Awards in HUD's October Update

HUD's FY 2025 IHBG Competitive award list also includes Lummi Nation Housing Authority (\$7.5 million; 20 units) and Colville Indian Housing Authority (\$2,435,115; six units). These awards expand the regional picture beyond Cow Creek and Warm Springs. Awarded units are planned housing outcomes, not completed homes.

Source: HUD October CodeTalk award list



Infrastructure and Federal Funding

Four NWIHA Members Selected for Federal Energy Project Negotiations

Four NWIHA member Tribes are advancing energy projects following the U.S. Department of Energy's October 22 announcement of selections under its Unleashing Tribal Energy Development funding opportunity. Their proposals address grid resilience, energy planning and potential power generation.

Hoh Indian Tribe was selected for its Hoh Highlands Grid Resilience and Economic Development Project near Forks, Washington. The community energy deployment proposal requests \$7,122,699 in federal funding toward a total project value of \$7,914,302.

The Confederated Tribes of the Colville Reservation were selected for Tribal Grid Access, Energy Policy Framework, and Energy Development Strategy in Nespelem, Washington. The proposal requests \$750,000 for energy planning and development strategy.

The Confederated Tribes of Warm Springs Reservation of Oregon were selected for Geothermal Resource Characterization and Confirmation for Regional Baseload Power. The proposal requests \$2,485,823 in federal funding toward a total project value of \$2,723,073, supporting assessment of geothermal resources for potential power generation.

Quinault Indian Nation was selected for its Commercial Energy Development Project: Natural Gas Power Plant Feasibility Study and 30% Design in Taholah, Washington. The proposal requests \$1,309,455 for feasibility work and preliminary design. [DOE selected-project descriptions](#)

These selections begin award negotiations, rather than establish completed grant awards. DOE states that funding depends on successful negotiations and final agreements, and that selections may be rescinded. Nationally, the announcement covers more than \$125 million for 63 Tribe-led projects across 16 states. [DOE announcement](#)

Shoalwater Bay: Higher-Ground Roads Are Housing Policy

An October 7 request for proposals advances 30% design for a Tribal Campus Road in the uplands near Tokeland. The road and parking system would connect to Eagle Hill Road and serve planned public buildings; nearby uplands are also identified for the first relocated homes. The Tribe has planned its move from the Cascadia tsunami inundation zone since 2009.

Source: [Shoalwater Bay Tribal Campus Road RFP](#)



Skokomish: The Backbone for 21 Future Homes

The T3ba'das Phase 2 project calls for grading, stormwater, roadway, water-main and sewer/lift-station work for a 21-lot housing development. The HUD-funded procurement also makes Build America, Buy America and American Iron and Steel compliance part of the delivery plan.

Source: [Skokomish call for sealed bids](#)

Quinault and Chehalis: Construction Tied to Household Pathways

Quinault Housing Authority solicited construction of six two-bedroom ICDBG-funded homes in Taholah, with alternates for eight larger homes. At Chehalis, site work began for five modular homes in Oakville, with occupancy anticipated in late 2026; the Housing Authority and Chehalis Tribal Loan Fund are connecting the development to long-term homeownership for families in 1937 Act and NAHASDA-assisted housing.

Sources: [Quinault bid](#) • [Chehalis April newsletter](#)

Federal Funding and Environmental Review

Awards and trust-land coordination. HUD announced \$150 million in FY 2025 IHBG Competitive awards to 31 communities and a HUD–BIA agreement intended to speed Title Status Reports and align leasing reviews. [HUD October CodeTalk](#)

Funding dates remain forecasts. The FY 2026 IHBG Competitive listing estimates December 16, 2026, for applications. The newer ICDBG listing, PIH-2600-DC-0023, estimates publication on December 16 and applications due March 31, 2027. Neither forecast establishes a final NOFO deadline. Prepare project narratives, resolutions, site control, budgets and SAM.gov registrations now. IHBG forecast | ICDBG forecast

Radon preparation before January 1. Notice CPD-26-013 extends the effective date of HUD's radon environmental-review policy for Tribes, TDHEs and the Department of Hawaiian Home Lands to January 1, 2027. Coordinate testing and mitigation scopes with environmental-review staff; the notice addresses contamination analysis under 24 CFR 50.3(i) or 58.5(i), as applicable. HUD notice

Proposed Buy America Relief Needs Tribal Input

An October 23 interagency notice, including HUD, proposes extending the Tribal manufactured-products waiver through December 31, 2026. Comments are due November 23 under docket DOI-2026-0232. The proposal is not a final waiver and does not waive every domestic-content requirement. Members can submit specific examples of product availability, delivery times and cost impacts. Federal Register proposal

For each infrastructure procurement, document applicable award dates, funding sources and existing waivers with Area ONAP before relying on an exemption.



Member Resources and Upcoming Dates

November 2 HUD Tribal Intergovernmental Advisory Committee (TIAC) Nominations

HUD is seeking nominees for seven Tribal Intergovernmental Advisory Committee seats for two-year terms beginning January 2027. Nominations must include experience, evidence of Tribal authorization and a participation commitment. Tribes should review the membership rules and submit through [Regulations.gov](https://www.regulations.gov) by November 2. TDHE or regional-organization employment alone does not establish eligibility.

Source: [HUD nomination notice](#)

December 11 Tribal Energy Rebate Applications

DOE Program Notice 26-3 reopens and extends the Tribal formula-award application deadline to December 11, 2026. It also renames the program High-Efficiency Electric Home Rebates for Indian Tribes and revises program guidance. Tribes planning housing rehabilitation should coordinate application status, administering-entity designation and revised requirements with their DOE Project Officer before promising household benefits.

Source: [DOE Program Notice 26-3](#)

Use Current Income Limits and Existing Eligibility Rules

ONAP has published FY 2026 IHBG income limits in Program Guidance 2026-01. Review household-size limits and eligibility files against that guidance. The Senate proposal to serve certain homebuyers up to 120% of area median income has not become law. Current non-low-income assistance remains subject to NAHASDA section 201(b), 25 U.S.C. 4131(b), and 24 CFR 1000.110, including documented need, spending limits, HUD approval when required and adjusted benefits.

Source: [ONAP guidance](#)

Current rule: [24 CFR 1000.110](#)

Keep Grant Access and Emergency Readiness Current

HUD's October CodeTalk bulletin warns that GEMS accounts deactivate after 90 days without a login. Verify access for staff responsible for submissions and reporting. For emergency planning, ONAP's August 19 best-practice webinar features Tlingit-Haida Regional Housing Authority and ICDBG Imminent Threat assistance, with no-cost technical assistance available. Review the recording and Notice PIH 2025-09 as part of winter readiness; funding depends on program requirements and availability.

Resources: [October CodeTalk](#) | [ONAP best practices](#)



Save the Date for the NWIHA Winter Conference

NWIHA's calendar lists January 12–14, 2027, in Grand Mound, Washington. Check the event page for registration and confirmed venue details. Bring a project lesson, a financing question or an operational practice to share with fellow members.

Source: [NWIHA Winter Conference](#)